

## Acronyms and Abbreviations

<b>AFI</b>	Alliance for Financial Inclusion
<b>ANZ</b>	Australia and New Zealand Bank (ANZ) Banking Group, Timor-Leste Branch
<b>ATM</b>	Automated Teller Machine
<b>BCTL</b>	Banco Central de Timor-Leste
<b>BNCTL</b>	Banco Nacional de Comércio de Timor-Leste
<b>BNU</b>	Banco Nacional Ultramarino - Grupo Caixa Geral de Depósitos, Timor-Leste Branch
<b>BRI</b>	Bank Rakyat Indonesia (Persero) Tbk., Timor-Leste Branch
<b>CCI-TL</b>	Câmara de Comércio e Indústria de Timor-Leste
<b>CEB</b>	Currency Exchange Bureau
<b>CGS</b>	Credit Guarantee Scheme
<b>EFTPOS</b>	Electronic Funds Transfer Point of Sales
<b>FI</b>	Financial Institution
<b>FIR</b>	Financial Inclusion Report
<b>G2B</b>	Government to Business
<b>G2P</b>	Government to Person
<b>GDP</b>	Gross Domestic Product
<b>GPFI</b>	Global Partnership for Financial Inclusion
<b>HNF</b>	Ha'u-Nia Futuru
<b>IADE</b>	Instituto de Apoio ao Desenvolvimento Empresarial
<b>INFORDEPE</b>	Instituto Nacional de Formação de Docentes e Profissionais da Educação
<b>ISAT</b>	Industry Safety Assessment and Training
<b>KIF</b>	Kaebauk Investimentu no Finansas, SA
<b>KYC</b>	Know Your Customer
<b>Mandiri</b>	PT. Bank Mandiri (Persero) Tbk. Dili, Timor-Leste Branch
<b>MFI</b>	Microfinance Institution
<b>MOU</b>	Memorandum of Understanding
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>MTO</b>	Money Transfer Operator
<b>NITL</b>	National Insurance Timor-Leste, SA
<b>NSFI</b>	National Strategy for Financial Inclusion
<b>NSFL</b>	National Strategic for Financial Literacy
<b>ODTI</b>	Other Deposit Taking Institution
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>P24</b>	Payments Available 24 Hours A Day
<b>POS</b>	(Electronic Funds Transfer) Point of Sales
<b>R-TIMOR</b>	Rede de Transferência em Tempo Real
<b>RTGS</b>	Real Time Gross Settlement System
<b>SFMRSA</b>	Servisu Finanseiru Moris Rasik, SA
<b>SME</b>	Small and Medium Enterprises